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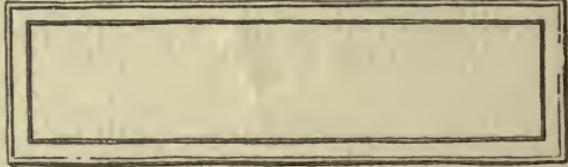
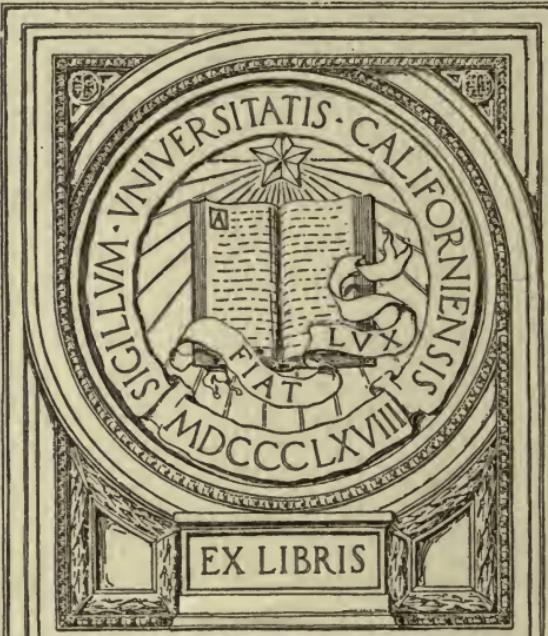
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GIFT OF
French Government



Same in French

MUTUAL AID SOCIETIES IN FRANCE

BY

RENÉ-GEORGES AUBRUN

Head of the Service de la Mutualité
of the Musée Social, Paris.
General Secretary of the Orphelinat
Mutualiste Français.

ONE FOR ALL
ALL FOR ONE

EXPOSITION UNIVERSELLE
DE SAN FRANCISCO

—
1915



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IN FRANCE

BY THE SAME AUTHOR

SOCIAL STUDIES

L'Organisation de l'Assurance-Invalidité par les Sociétés de secours mutuels (1911).

L'Évolution mutualiste (Conférence faite au Congrès de Beaucaire, 1913).

La Mutualité française (1915).

Mutualité sociale et Socialisme (en préparation).

LITERARY CRITICISM

Péladan, bio-bibliographical essay, illustrated (published in the *Collection des Célébrités d'Aujourd'hui*, Ed. Sansot, publisher, 1904).

A PLAY

Aymeric de Rochechouart, épisode of social life in the Middle-Age, in three acts, in verse, produced for the first time by the Artistes of the Comédie Française, september 22, 1912.

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AUX PRÉVOYANTS
DES ÉTATS-UNIS D'AMÉRIQUE
FRATERNELLEMENT DÉDIÉ

MUTUAL AID SOCIETIES IN FRANCE

HISTORICAL OUTLINE

In the rich *ensemble* of social works aiming at the betterment of the worker's lot, and more particularly at safeguarding the individual against the hardships of life, Mutual Aid deserves a preeminent place. It deserves it by its old-standing claims, by the importance of its functions, by the character of the services rendered, and by the promise for the future which it holds out to Society as a whole, and for which its past is a guarantee. If Mutual Aid does not loudly claim the excessive pretension to solve all problems — so grave and so complex — weighing on the social conscience of the XXth century, at least in the large sphere which it has claimed its own, and of which a recent law (1898) has fixed the limits, will it have done good work for the diminution of ill and for the uplifting of the people. But although it does not aspire to the highest rank of social and political economy, its past and present work is so splendid, its hopes so justified, that the master enthusiast of

Mutual Aid, M. Léopold Mabilleau, did not hesitate to proclaim on one occasion :

« If all Frenchmen were Mutualists, some as active members, others as honorary, the social problem would find itself solved. The sick would be nursed, the old and infirm cared for, the widows and orphans assisted, poverty eased, the health of the race protected, national peace assured ».

If, however, all the social problem has not been solved (for there are revindications made by the workers with which, by law, our institutions can have nothing to do) we none the less think that it would be singularly facilitated, and, in any case, the apostrophe of M. Mabilleau stands as a magnificent definition of Mutual Aid. It marks the character of *conscious solidarity* which distinguishes our works and honors the provident, according to the principles of a quite modern philosophy¹ which has been rendered illustrious by a great sociologist of our time, M. Léon Bourgeois.



It is not proposed in this short monograph to present a history of the Mutual Aid idea. We can only indicate that it is found in its rudimentary form very far back in the past. Martin Nadaud, the famous Deputy of Limousin, believed he saw traces

1. Modern at least in its realization, for its roots are found in the most distant precursors of current Socialism.

of it among the Jews, in the associations of Khas-sidiens ; in Egypt among the associations of Therapeutae ; with the Greeks among the Hetairai¹. But this opinion has been contested. Others have cited the Eranes and Thiases, secular or religious associations, « veritable mutual aid societies », says one historian². The Romans had their burial « colleges » with services for helping one another, which, it seems, triumphed over the spirit of mendicity to which state the very lowest forms of imperial charity had long since brought the people. In the second century it was the Christian brotherhoods which took up and established « the evangelic idea of the brotherhood of man »³. These organizations are still perfecting themselves and multiplying.

In the Middle Ages, the *Ghildes* of France, of England and of Germany, the *corporations* and « *confréries* », especially these latter, created among their members relations of solidarity and mutual defence which offer certain analogies with the usages of our modern societies. One of the principal differences which we must remark is that Mutual Aid of the XXth century has cast out of its statutes all questions of belief, whilst in the France of old, « religion stamps its mark on all institu-

1. *Journal Officiel* ; 1881 (Chambres Annexes, p. 861).

2. Claude Mayen, *Les Sociétés de Secours Mutuels* (1901).

3. *Ibid.*

tions »¹. However this may be, such of the dispositions to which the members of the brotherhood are invited to conform often reveal the most admirable spirit of fraternal solidarity.

We must also cite the Freemasono and the Compagnonnage among the precursory institutions of our associations of today : we know that, in principle, the corporation represented the employers' association, and the compagnonnage the workers' association.

The Compagnonnage did not die out with the French Revolution, and we would remind the reader that, a hundred years later, it gave a last sign of vitality, for in 1889 the Compagnons held a congress which resulted « in the foundation of the *Enfants de l'Union Compagnonnique*, a sort of mutual aid federation »². Further, in our innumerable mutual aid corporations can be seen a continuation of the organizations of the *ancien régime*.

* * *

As to the mutual aid societies properly speaking, to what epoch must we go back for their origin and working ? That is rather difficult to determine. One of the first historians of Mutual Aid, Gustave Hubbard, wrote that our societies « are the creation of

1. *Ibid.*

2. Serullaz, *Les Sociétés de Secours Mutuels et la Question des Retraites*.

no man, of no force. They appear in the history of civilization as a necessary product of the work of the centuries »¹. M. Léopold Mabilleau remarks that « neither the legislators, nor the philosophers, nor the learned who have contributed to regularizing their operations have exercised any notable influence on their development. They have contented themselves with formulating, as opinion made it necessary for them to do so, the results of experiments which they themselves had neither prepared nor foreseen. Their indications, too, have rarely been followed; they have not provoked a single original creation. It is the circumstances and needs, personal discoveries and the groping successes of association, the coordinated efforts of the suffering people and compassionate élite which have little by little laid down the conditions of the problem and caused the solutions to arise »². At least it is meet that we should recall the name of one of those economists who in the XVIIIth century made efforts to systematize the principles of Mutual Aid insurance : Piarron de Chamousset published in 1770 a tract on the establishment « of companies which should ensure, in illness, the most effective help to all those who, in health, should pay to them a small sum, yearly or even monthly ». That

1. Hubbard. *De l'Organisation des Sociétés de Prévoyance* (1852).

2. C. Mabilleau. *La Mutualité Française. Doctrines et Applications*, 1905.

is the programme of our modern associations : common risks, constitution of a collective fund by means of individual subscriptions, allocations or indemnities paid out to members victims of possible accident previously provided against.

After 1789, the movement of diffusion of Mutual Aid principles is sometimes accelerated, sometimes retarded, according to the governments and the regimes. Slow at the beginning, more rapid from 1794 to 1806, set aside once more during two years, only to go on again more vigorously until the reign of Napoleon III. Then it met other obstacles, although the Emperor personally seemed won over to the cause of our associations.

The text of the law of July 15th, 1850, inaugurates Mutual Aid legislation. Divers laws and decrees come year by year to complete this first law, but we have to wait until 1898 to find the modern and liberal legislation which allows the institution rapidly to attain its full expansion. It is the Third Republic which has made the great Mutual Aid movement.

I

INTERNAL ACTION AND ORGANIZATION OF SERVICES

SICKNESS SERVICE

If we attempt to take in at one glance the whole history of mutual aid societies we perceive that, following the example of every human foundation, it shows a constant evolution towards an ideal of perfect solidarity, a perpetual perfecting of services and functions. We are truly filled with astonishment when we measure the progress realized in the space of a century, and especially in these last fifteen years.

At the commencement, individuals grouped themselves together to defend each other against the most frequent scourge. If we except death, the universal and fatal accident which so many men, by indifference or superstition, neglect to consider¹, we recognize that the most redoubtable risk for the workman is illness, which deprives him of

1. This risk is not, however, completely forgotten, since from the very origin we find interment help. But this is in no way a question of insurance.

his wages and will perhaps diminish or destroy his capacity for labour, sewing ruin in his home. Hence we get, conformably with the system of Chamousset, insurance against illness and the services which it comprises¹. Whilst writing these lines we have before us a venerable little book, with covers of blue vellum, the book of some member of the year 1808. It bears the title, *Réglement et Convention Amicale faits entre les Membres composant la Société de l'Union*. It is not without emotion that a disciple of Mutual Aid can handle this humble relic of a time hard among all others : the nation was then in the midst of the Napoleonic wars. A hundred and seven years later we find the same anxieties of yore : in 1915 we can literally live them all over again one by one. In this small book the word « mutual » does not appear : its first use dates from a time a little posterior to this. Nevertheless, the principle is at once expressed : « We, the undersigned, certify that we have the firm resolution of forming a fund for coming to the aid of those who should... etc., etc. » The society is governed by a Treasurer, a Vice-Treasurer and two Commissioners. That is the whole Board of Directors. No President, or Vice President, no Secretary either. The number of members is fixed at 72 « and can not be increased under any pretext

1. Illness « immobilizes one workman out of three every year and during an average of twenty to twenty-five days ». (C. Mabilleau, *op. cit.*)

whatever » : associations were not trusted. It is none the less true that this society doubtless rendered excellent service. The sick or victims of accident receive an indemnity of two francs a day. Infirm members have right to a pension. The old man of 75, not infirm, receives a pension also. In case of decease of a member, his widow obtains a grant of 50 francs, and the society bears the cost of the funeral. Bachelors and widowers had the right to special treatment. So much for the material aids. Preoccupations of discipline and morals are also manifested. One of the rules says : « Every member who should commit any unworthy act will be at once excluded ». A somewhat vague statement no doubt, but all the same peremptory ! There is one chapter to which the circumstances of this time call our attention : the appeal for the defence of the country. The war was raging then in an endemic stage ; the raising of troops was incessant : « Every member called upon for service in the army who shall have belonged for two years to the society will receive 30 francs at the moment of departure ». And the statutes add this observation of a delicious ingenuousness : « Those who shall have received nothing on departing shall not be called upon on their return to make any reimbursement ».

Thus this small society (of 66 members, the year of the booklet) had provided for a whole system of benefits which more than one of our present day

mutual aid societies might envy — illness without limitation of the duration of aid, indemnities to widows, orphans, old parents, incapacity and old age benefits. And for so many advantages what was the subscription demanded?

The modest sum of two francs per month. There was a further sum of twelve francs entrance fee, and an additional payment of six francs a year.

I am tempted to say that too much was offered and too little asked! Such dispositions would no longer obtain the approval of actuaries; but the reason, without doubt, why mutual aid societies exist is because, whilst sincerely respecting actuarial criticism, they for a very long time remained deaf to it.

They remained deaf to it, and that is why, in 1915, the greater part of the 25,000 societies for Mutual Aid have made sick benefits their essential function. Their determination, their good will, faith in the ideal proposed, and the disinterestedness of the artisans of the great work have made up for the insufficiency of their technical knowledge and remedied against the thousand difficulties of every day life¹.

Beyond the fact that the risk of illness is the most frequent, it is the prelude, if we may put it

1. We shall see later on that the most important societies for Mutual Aid have not, however, hesitated to have recourse to the advice of the actuaries to perfect their services. And this is equally worthy of every praise.

so, to all the others. Sickness in most cases precedes old age and death. Before thinking of death, before thinking of the days of old age, however, we must live : *primo vivere*. Therefore first preserve life. That is what the provident have understood.

In 1885, the *approved societies* alone devoted to sick benefits a sum of 1.200.000 francs ; in 1895, 8.855.000 francs ; in 1905, 19.133.000 francs ; in June 1911, 26.000.000 francs. We get a total of 34.000.000 francs if we add the expenses of the unattached societies and the societies of school children¹.

In 1857 (no information obtainable about preceding years) 44.576 men and 9.410 women were looked after by the approved societies, the former during 811.344 days, the latter during 31.407 days. In 1885, 166.170 men and 39.299 women were inscribed respectively for 2.942.287 and 449.426 days of illness ; in 1905, 420.521 men and 77.838 women for 6.428.063 and 825.940 days. In 1911, the number of members assisted amounted for both sexes to 822.000 persons (including 94.000 school children mutualists) for whom payment was made for 8.291.000 days for the men, 1.588.423 for the women, and 2.532.441 for children, of which 2.251.000 to the school children mutualists.

The statistics of the Ministry of Labor, which separate the approved societies for sick benefits

1. Rapport sur les Opérations des Sociétés de Secours Mutuals en 1911 (*Journal Officiel*, annexe, February 17 th. 1914).

alone from the societies « having as principal object sickness and pensions »¹, shows us that in the former, 22 %, and in the latter, 25 % of the members received medical aid in 1911.

In the first place, the average subscription of the active members being 9 francs 35, the average expense per member is 9 francs 56, and the expenditure per sick person, 31 francs 64. In the second case, the average subscription of active members is 15 francs 18, the average expenditure per member is 12 francs 49, and expenditure per sick person, 37 francs 76. If there is any deficit it is made up by the contributions of honorary members (9 francs 19), by subventions from the State, County or Commune, grants, gifts and legacies, or the proceeds of entertainments, etc.

All these figures belong to three orders of expenditure : 1. Doctors' fees ; 2. Purchase of medicines ; 3. Indemnities to the sick. Most societies, in fact, accord to their members the visit of a doctor (freely chosen or not, as provided for by their statutes). Supplies of medicines and a daily indemnity are granted in most cases for three months. A small number of societies reduce their sickness benefit to the payment of a higher indemnity.

Others provide the nursing without the indemnity.

The figure of individual subscriptions and the

1. In 1911, in the first category, these statistics show 6,729 societies having supplied data ; in the second 8,476 societies.

importance of the advantages ensured naturally vary with each society. The average subscription is from 12 to 18 francs a year. No tables of morbidity, no actuarial computations permit our societies to proportion with exactitude expenditure to revenue, to realize, in short, that famous « perequation » — to use the language of the technicians — on which alone can be founded the certainty of insurance operations. Nevertheless, there is a formula, of a quite empirical character, accepted by the founders of societies which seems provisionally to fulfil the requirements of our services : to the sick member a grant is made during three months of a daily indemnity equal to the monthly subscription of such member, and to this is added the payment of the doctor and purchase of medicines. Most societies adopt this rule. A Mutual Aid society member, for example, who pays a monthly subscription of 1 franc will therefore receive, if he falls ill, a daily indemnity of the same amount, plus the visits of the doctor and the medicine prescribed.

In this rapidly sketched outline of French Mutual Aid we have not the room to point out the criticisms which have been made of our works and the improvements which have been suggested. Nevertheless, we will say here that if the sick member has been reproached with costing, in many societies, a sum superior, not only to his own subscription, which goes without saying, but to the average subscription of the members (whence the society

deficit), this is a situation which the leaders of Mutual Aid have taken in hand. Thus they have made every endeavour, in order to consolidate the equilibrium of revenue and expenditure, not so much to obtain an increase of the individual subscription (which would not be a veritable progress), as to realize a diminution in the rate of morbidity. Hence, by a logical consequence of that evolution towards something better that we mentioned above, the campaign for social hygiene brilliantly followed up during the last few years. But we shall return to this subject at the right place and time.

PENSIONS

Supposing the worker escapes from his bed of sickness, he aspires to pass the last days of his existence in repose. He prepares a pension for himself destined to complete his savings gotten together during working years. This is insurance against old age. It follows naturally in the train of insurance against illness, although again (as we shall see further on) old age is nothing but a particular form of an accident of a general character which we call invalidity. It is, in reality, insurance against invalidity without distinction of kind, which should prolong *usque ad mortem* insurance against illness. It is not so except in cases still too rare¹.

4. In a great number of Counties, Mutual Aid unions have created Funds for Reinsurance which take the place of the societies in prolonging, generally during two years beyond the statutory delay, the service of sick benefits. Other Funds, and they are in the minority, support sick members indefinitely (invalidity benefits). This obtains in the following Counties : Côte-d'Or, Loir-et-Cher, Loire, Loire-Inférieure, Maine-et-Loire, Nièvre, Oise, Puy-de-Dôme, Haute-Savoie, Vaucluse, Var, etc. In Haute-Vienne the societies provide by their statutes for help in cases of long illness and for allocations to the aged.

The service of old age pensions for members of Mutual Aid societies properly speaking exists only since a few years. What, by a certain exaggeration of language, have been called pensions have for long been only renewable allocations paid every year to the oldest members and proportionately to the importance of the funds of the society. This is still done in a great number of small societies. Here the service of allocations is not made the object of a separate organization ; it is only a corollary, an annex of other services, which are often reduced to sickness benefits. The sum paid out to the aged is never very considerable since, in the approved societies at least, and even if there is a regular service for pensions, the amount of this latter can not exceed 360 francs a year. In the free societies, on the contrary, this figure is sometimes exceeded, and we can name a corporative association, the society of the *Ouvriers Peintres de la Maison Leclaire*, for example, which pays a pension of 1.500 francs (\$300) to its aged member and maintains the payment of half this sum to his widow.

The service of pensions or allocations is generally made with the aid only of the interest on the common inalienable funds constituted by each society. We have here an obstacle to the attribution of sums of any importance and, since some years, Mutual Aid society adherents seem to be agreed in demanding a reform of the legislation on this subject. A partial alienability of these

common funds would permit of a more intense utilization of accumulated capital, and consequently an improvement in the service of pensions.

On December 31st, 1911, the total of the common inalienable funds for pensions (approved societies) amounted to 264.361.000 francs. Sometimes the pensions are paid directly by the societies by means, as we have said, of a deduction from the interest of the common fund, sometimes they are constituted by deductions from the capital of the same funds and lodged with the *Caisse Nationale des Retraites pour la Vieillesse*¹.

In 1911, 5.000 approved societies constituted or paid out close on 100.000 pensions. To this must be added 70.000 allocations or grants supplementary to pensions paid to the aged out of the liquid funds. All this represents a service of 6.500.000 francs².

A certain number of societies, 3,000 about, the majority societies for school children, prepare their old age pensions by the payments made on the individual deposit books (*livrets individuels*) of the *Caisse Nationale des Retraites pour la Vieillesse*. The societies for school children possess at the present time 1.000.000 deposit books in this fund.

The expenditure for the pensions service, five

1. On January 1st, 1912, 8.038 approved societies possessed a common inalienable fund for pensions.

2. To this is to be added 1.900.000 francs annuity pensions paid by the free societies. Adding again to this the amount of the divers allocations to the aged and infirm, we get a total of more than 8.000.000 francs.

times less considerable than that for sickness, shows that in this order of operations Mutual Aid societies are still far from their full development. This, we have said, is because the providing of pensions has for so long been considered as an accessory function.

Further, some doctrinaires of Mutual Aid have alleged that the pension was not a truly mutualist operation, remaining rather an operation of *individual* interest, nearer to pure insurance than the helping of one another practised in our associations. This opinion tends more and more to disappear, and, on the other hand, we note the progressive and rapid development of great provident societies with the intention of creating technically irreproachable services. The technical imperfection of the operations must be pointed out as a third cause for the relative mediocrity of the results obtained up till now. Everyone knows that the prosperity enjoyed by insurance companies is based essentially on the fact that their scales and tariffs are founded upon mathematical evaluations which are as exact as possible : the study of staticties, calculation of probabilities, verifications of experience, have permitted in a measure the preparing of the Tables of the Law in insurance. The business of the companies has won thereby a stability and equilibrium very rarely understood. This is an example which Mutualists have at last taken to heart. They have understood, further, that it is not sufficient

to employ exact scales to obtain certain results. There is another element necessary in connection with these scales if it is wished to avoid miscalculations : this is the element of *great numbers*. By making the risks as a whole bear on a great number of individuals we get a foundation, an equilibrium, which unforeseen accidents, or accidents repeated in rapid succession, do not succeed in destroying.

These considerations become of greater importance in matters of life insurance. However that may be, all these principles of actuarial science are henceforth admitted by Mutualists, and the proof of this is found, we repeat, in the foundation of those pension societies whose members are recruited throughout the country or locally, and who are counted by hundreds of thousands : *Provident France* seems to be their ideal.

Although coming late in the day, we can say now that mutual aid pensions do exist. Had they come earlier, and especially been more widespread, they might have been capable of rendering unnecessary the law on old age pensions for the workers. This

4 Although the results obtained have not quite come up to the expectations of the first pioneers (we mean by that, that in spite of their great numbers the amount of their pensions remains insufficient), we ought to point out the work of those Mutual Aid Societies known as Independent (because not governed by the law of 1898) : these societies, which group together 4.000.000 members, make efforts further to improve the technical working of their services. By developing the spirit of order and thrift among the working classes they have accomplished a moral work which it would be unjust not to bring to the notice of the reader.

law, destined to protect the old age of the worker, takes no note of situations preexistent to its application : in other words, the mutualist workman, attached to such or such provident fund, is obliged by law to make the same payments as the improvident worker. An amendment proposed by Senator Fortier (and adopted by the Chamber) clearly specified that the provident mutualist should be exempted from double payment ; but this legal disposition, for reasons which we shall not examine here, has remained a dead letter. Some harm results from it for our institutions : a certain number of members have, in fact, left our ranks in order to avoid this double onerous payment.

Mutual Aid enterprise, however, has shown no ill-feeling towards the State on account of the prejudice caused to it : quite on the contrary, it immediately offered its full and complete collaboration in order to ensure the rapid working of the law on old age pensions. It placed at the disposal of the country its societies ready to receive the funds of those subjected to the law (collecting societies), and its large individual funds or Union funds for transmitting the centralized funds to the Treasury, for looking after the interests involved and seeing to the payment of the pensions (Caisses de gestion dites agréées — special funds whose service is accepted by government)¹.

1. In a speech made on January 26th. 1910, in the Senate, M. René Viviani thus defined the role of these Funds : « The

This is not the place to point out the defects of the law of 1910. Its relative insuccess arises as much from a certain illogicality which it reveals as from the insufficient educating of the future provident member. Completed by a practical disposition aiming at providing against invalidity, that is to say, anterior to old age¹, thus guaranteeing the worker againts the ruin caused by loss of wages, it would have been more easily accepted. Whilst waiting for this improvement, awaiting the organization by Mutual Aid with the help of the law, or better still the organization by the law with the help of Mutual Aid societies, of a complete service of invalidity (long illness, premature invalidity and old age), our institution has freely offered a quite patriotic collaboration to ensure the working of the legal machinery. It has stood for a great deal in the results obtained, as much on account

funds that the society collects, it deposits with the Caisse des Dépôts et Consignations ; this organization constitutes with these sums a fund for pensions, distinct and inalienable, which, naturally, will be invested as the Mutual Aid societies shall indicate to the Caisse des Dépôts et Consignations ». The managing of these funds is divided therefore into two operations : 1. Indications furnished by the societies ; 2. Investments made according to these indications by the Caisse des Dépôts. Further, serving of pensions to those entitled thereto ensured by the mutualist organ with the funds transmitted to it by the Caisse before mentioned.

1. Art. 9 of the law, however, bears on invalidity ; but the disposition adopted remains greatly insufficient. The workers must not be able to speak of these pensions as « pensions for the dead » ; the living must, if they become invalid at any age, really receive a pension for invalidity.

of the energetic propaganda among those interested as on account of material collaboration properly speaking. During many months orators attached to the National Federation and the County Unions went all about the country giving lectures, announcing the benefits of a legislation which should save from the humiliation of charity workers mindful of their independence and dignity. What Mutual Aid had not had the time to realize by itself, they consented to obtain for the law and by the law, placing, however hard for them to do so, the interest of the country as a whole before that of a fee and above all admirable institution.

The first Report on the application of the old age pension law, the only one published so far, does not give a complete and exact idea of what Mutual Aid has done¹. It stops at December 31st, 1912, and it must be said that by virtue of a sort of mistrust manifested much more by the Governing Departments than by the Government itself, the devotion of our societies to the law has been little in favour during the first year's working. In France, Government departments do not let themselves be easily persuaded.

Mutual Aid societies had nevertheless in 1912 constituted 27 working funds (covering about sixty counties) and, further, 3,140 societies were author-

1. Rapport sur l'Application de la loi des 3 avril 1910-27 février 1912, sur les Retraites Ouvrières et Paysannes (Publication du Ministère du Travail et de la Prévoyance Sociale).

ized to collect contributions. There is no doubt that these figures will not rapidly increase until the storm that is sweeping over Europe and the entire world is past, when, repudiating forever the crime and shame of war, the pacific armies of labor will again take up their work of provident foresight and universal solidarity.

LIFE INSURANCE

After insurance against illness, and after insurance against old age, or if you like, against life, a third operation, insurance against death, became imperative by virtue of the logical development of mutualist benefit services. Man suffers the vicissitudes of existence, then ages and dies. In the same way, in the evolution of Mutual Aid the organ of protection against the consequences of death does not appear until later. It seemed the least urgent, and the burdening of the financial charges which resulted from it for the family had caused it to be set aside in favour of two others. It was scarcely attempted by the societies to do more than provide sometimes for the funeral expenses of deceased members. Only since the law of 1898 has the idea of insurance definitely come to the fore and taken on, if we may say so, a concrete and living form. It will not be surprising therefore to learn that it is still little practised by our association : it is a difficult operation, at least as difficult as insurance against old age, and probably more so. In matters

of life insurance¹, according to each case, the contracts are or are not executed. Even with the existence of a contract of reinsurance in case of premature decease, the initial contract is not always executed in the integrity of its amount. Risk here comes into play with less rigor. Without doubt all these elements of the problem are reckoned with in the compiling of the tariffs. Nevertheless, in matters of insurance in case of decease, the risk being inevitable, all the contracts entered into ought to be executed to the letter and at the hour marked out by destiny, at a moment which is critical for the family, and where the non-fulfilment of engagements approaches crime.

Further, the establishment of a scale of insurance is a very delicate work. To consider only bad risks would be to make the tariffs as a whole heavier ; to reckon only good risks would be to open the door to cruel disappointments. Good and bad risks must be balanced. So that the insurance shall work normally the risks must compensate each other. From this, again, comes the necessity of « great numbers », great numbers in members : several thousand to begin with. Although it may appear surprising, this condition is not always very easily

1. For the commodity of our theme, we employ the term *insurance*, which is not, however, here synonymous with insurance as carried out by the Companies. Although the end aimed at is the same, the spirit animating the operation is so unlike that it is necessary to define the difference. We will return to this later.

realized in Mutual Aid, where the multiplication of groups has finished by making itself felt to the detriment of the concentration of numbers. In questions of insurance in case of death, satisfactory results have all the same been effected.

And we do not intend to make allusion to the societies known as occasional levy societies which were formerly fairly widespread in Mutual Aid and which, fortunately, are less so today. Under simple and plain exteriors these associations hid grave dangers⁴. It is impossible that such societies should prosper for long, because it does not suffice to ask the thousand members of a society for the payment of one, or five francs, when a death takes place to imagine that a work which can live is being carried out. First of all, it is not always easy to renew the membership of a society in such a manner that « young risks » shall continually replace risks of old members — or members who have disappeared — and thus arrange matters so that the burdens of the association shall not be made immeasurably heavier. And then there is the fact that young and old pay identical contributions, whilst the risks differ from year to year; and this other fact, that the ranks of a society can in a few years fill up and overflow, but can also as easily become empty in such proportions that the capital

4. The principle of these societies is familiar. At the death of one of their number all the other members pay a stipulated sum, the capital thus formed being handed to the widow.

paid at each decease would vary, whilst always diminishing; and still other considerations of a more technical nature, which will not be demanded of us here, show that the system is condemnable without remission. Experience, further, has provided the proof. We have seen in France great occasional levy societies obliged to make reforms in their statutes and their mode of working under pain of seeing themselves brought to bankruptcy.

In another direction satisfactory results obtained by Mutual Aid appear. In 1903, a man of generous nature and farseeing intellect, Felix Raison, head of the Mutual Aid Department at the Musée Social, Paris, decided to found a Mutual Aid society based on the principles of actuarial science for insurance in case of death. He was inspired by the example of the great insurance companies, but intended to unite with the solidity which characterizes their operations the lowness of tariffs freed from the spirit of speculation. Whilst, in fact, companies are financial concerns having considerable general and special expenses, and having to pay out to shareholders often enormous dividends, our Mutual Aid societies have in view only the interests of their provident members : there are no useless expenses, since our disinterested administrators work gratuitously and wholly for the cause, and since the utilization of the capital of the society is fixed exclusively on the principles of equality and fraternity.

Conclusion : A Mutual Aid society which practises death insurance can offer to members infinitely more advantageous tariffs than those offered by the companies, and its tariffs can be within the reach of those possessing the most modest means. It must not be forgotten, too, that small insurance, popular insurance, is not the work of the big companies : it is even for this reason that, in 1868, the National Fund Life Assurance was founded. But the operations of this fund have not prospered as it was hoped they would. The annual progression of the figures of the contracts is weak, and without seeking here the causes of this quasi-stagnation, we will say that Mutual Aid seems to be on the road to replacing the State organized institution to take care more and more of the savings of the small insurants.

Whatever may be the outcome, it is a Mutualist, Felix Raison, who under the law of 1898 founded the first great popular society for insurance against death, a society which is more correctly a Union — a Union of 125 autonomous groups uniting about twenty thousand members, the big effective forces necessary, consequently, for the normal working of insurance. These adherents are insured for sums varying between a hundred and three thousand francs, the latter the maximum amount of the contracts authorized. This ingenious organization permits affiliated societies, however small and poor they may be, to make contracts in full

security, certain of being able to honor their engagements. As soon as a death takes place in a society the Central Fund is advised, and the payment of the capital subscribed is immediately effected. The *Union Mutuelle Nationale pour l'Assurance en Cas de Décès*, which at the present time possesses a reserve fund of more than 200,000 francs, paid in 1913, 70,000 francs to widows and orphans, and since its foundation a total sum of more than 350,000 francs. It undertakes annual insurance with progressive premiums, insurance with fixed premiums, insurance with temporary premiums, and mixed insurance.

Let us add — what present circumstances render particularly interesting — that the statutes of the Union provide for the cessation of operations *in war time*, for it was not attempted to cover this enormous risk with the subscriptions : nevertheless, mindful of doing their whole duty of fraternity, the administrators of the Fund preoccupied themselves with helping in the greatest possible measure the widows and orphans of members killed in action, and this magnificent, moving example of patriotic solidarity truly merits being remembered to the advantage of Mutual Aid¹.

1. See the Circular dated November 30th. 1914 : —

« This question of *decease at the war* has been the object of careful examination by the Board, with the intention of presenting a project which should permit the aiding of the widows and orphans of all our comrades killed while facing the enemy by paying to them the totality of the insurances made, and this

In addition to this model society, which so far has but few imitators, Mutualist associations, without undertaking insurance properly speaking, pay to the families of the members important sums at death : thus during 1914, 30,000 widows and orphans shared a sum amounting to close on a quarter of a million francs.

We should add that our associations have paid the funeral expenses of 30,000 persons, that is, two million francs. and therefore a total of six million francs for insurance against death and funeral expenses.

within a delay which we shall not be able to fix until we can examine the exact list of our losses. Here is the economy of this project.

« The Union Mutuelle Nationale will open a *war account*. To the debit of this account will be placed the amount of the insurance subscribed by those stricken by death on the field of battle.

« To the credit of this account will be placed :

1. The total of the mathematical reserves accumulated by each of them.

2. A subvention voted by the General Meeting and taken from the reserve of progressive insurance (tariffs A and B).

« The difference between the debit and credit to be alimented by a *war contribution* established by means of an annual percentage paid to the Union Mutuelle by each society. This annual contribution rule to be applied during several years, and to cease to be applied the day that all the insurance policies undertaken by our comrades fallen in battle are entirely settled.

This solution appears to us profoundly just. We owe all to those who have laid down their lives to preserve our native land, to make our France more beautiful and more worthy : it is a *duty of solidarity* and *patriotism* in which none of our members will wish to escape bearing his share ».

ORPHANAGES

At this point of our study we see the broad lines arising of a very characteristic evolution : setting out with sickness service, perfecting little by little the service for old age pensions, organizing insurance against death, our societies obey the law of biology, applicable to every living being, that a useful or necessary function creates the appropriate organ. We see them already, and we shall see them more and more, following another law of life which unceasingly makes beings and all phenomena of nature pass from the simple to the complex. Hence appear in our midst new particularities of the spirit of provision for the future. The variety of the risks to be covered calls for diversity of protective institutions, and, as modern life becomes more complicated in its manifestations, the multiplicity of needs and sufferings incites the individual to create new organs of defence.

Let us place ourselves in the position foreseen by insurance against death and realized by death : to what institution must we turn to protect the family ? Mourning has come among its members.

The father or the mother — both perhaps ! — are gone. The children are left. What is to be expected from neighbours or friends, even generous and well meaning ? There is no human situation more painful and sad than that of little children, abandoned by the poor dead parents, left in the hostile loneliness of life.

However, thanks to Mutual Aid, there will be something better for them than the workhouse. There are our orphan homes, few in number so far, but which hardly point the way. Some are corporative, some belong to the district, and others are national. Among these last I shall be pardoned for mentioning the *Orphelinat Mutualiste Français*, of which I have the honor of being the general secretary and which has the hope of instituting sections everywhere where an analogous work does not already exist. This orphan home has been created under the patronage of the National Federation of French Mutuality, of which it is in some sort a part. But we should first recall the fine gesture which allowed the founders to realize the high, altruist idea which they had had in mind for so long. In 1904, a national subscription had been opened, which was to commemorate, by the purchase of a souvenir to be offered to M. Emile Loubet, the attaining of the « first Mutualist of France » to the presidency of the French Republic. The sum collected was a large one, and M. Loubet, backward in accepting whatever it

might be, was of the opinion that the sum collected could not be better employed than by succoring families in distress. He very simply placed the whole of the subscription at the disposal of MM. Raphaël Ledoux and Jules Vergne, founders of the « *Orphelinat National de la Mutualité Française* ». Thus endowed, the work was destined to prosper rapidly.

This orphan home reminds one somewhat by its organization of the *Union Mutuelle pour l'Assurance en Cas de Décès*. It groups together societies which affiliate, collectively or not, their members to a central fund. These members are, in principle, fathers and mothers. They pay an annual subscription, also very small, by means of which, if they should disappear, their orphans receive a monthly allowance, up till the age of fifteen. When *both* parents are dead, the orphan is taken under the *entire charge* of the society, that is to say, the orphan is placed with a near relative or in a Mutualist family, and is there brought up at the expense of the orphan institution. Here we have a really double patronage, material and moral. As to the young orphans, they constitute a veritable harvest of future provident citizens.

The *Orphelinat Mutualiste Français* is already fully occupied. It counts active sections in the headquarters of the Unions Departmentales, of which a certain number possess a collective Fund for isolated members, thus maintaining a tradi-

tional link between the central Fund and the societies depending upon it. We can hope that before long the eighty-four unions will all have created their section of the orphan home, thus unifying the national organization. Where the Union has done nothing the societies individually affiliated form so many autonomous sections which receive and transmit monthly subscriptions and pensions¹.

We lack the space to study the working of other orphanages in greater detail. Suffice it to say that, all equally admirable on account of the end in view and the social services they render, they differ in one essential point : some are in a measure institutions for insurance against the premature decease of parents (allowance of pensions to orphans), and the others, works of hospitalization pure and simple. The first system possesses, according to our idea, the advantage of not taking the child away from the family, even the adoptive family, and of facilitating the surveillance which it needs. And is not the orphan the being *par excellence* to which Society in its solicitude should give two families rather than one?

If this is so, the Mutualist will understand what is here the utility of the gesture of providing for

1. The annual Report of the Ministry of Labour makes no distinction between the expenses appertaining to the service of aid to widows and those concerning aid to orphans. We must turn to preceding figures and consider them as a whole in order to appreciate what has been done, *en bloc*, for the survival of the family.

the future. The indemnity at decease only lasts for a time, and disappears often as soon as paid. The orphanage substitutes its role for that of the last named service in order to shield the child from the first hardships of life. It was again M. Leopold Mabilleau who, with characteristic expression, declared that « the duty of fraternity is completed by the duty of paternity ». The orphanage seems then to close the cycle of mutualist insurance, beyond the death of the provident member.

MATERNITY MUTUAL AID AND MUTUAL AID IN THE SCHOOL

However, these last few years have seen the birth of new associations which also propose to undertake the protection of the family, but in different conditions and from a quite different standpoint. We have shown how the child is protected after the death of its parents ; we will show how it is protected even during the lifetime of the authors of its days. It is not to school children's societies that we allude : but since they have been named, let them receive the honor due to them. The mutualist school childrens' societies are assuredly the best school of social mutuality : they teach the child that which later must ensure the dignity and security of its life, that is to say, the spirit of discipline, economy and thought for the future. There are now more than a million school children mutualists, all children of the people. Their number increases with a regularity and a rapidity which are magnificent. Besides the eventual pension, the immediate and multiple benefits which their action of providing for the future brings are not foreign

to this success. (100,000 sick assisted in 1911, thousands of children sent away to holiday colonies, etc.). The development of the association societies has suggested to some an idea which merits recalling. This is to ensure the application of the law of old age pensions for workers by making it operate, so to speak, from childhood ; in short, by rendering Mutual Aid obligatory for all school children, an ingenious and fruitful conception which the near future may perhaps see realized¹.

However this may be, it was not school children that we were thinking of just now, it was children much younger still, the tiny ones from a year old, who, being the weakest, are exposed to the first blows in life, the most perfidious and the most dangerous ; it was the infant as soon as conceived, and during the months separating it from the day of its birth ! Complementary works, the *Mutualités Maternelles*, quickly acquired an essential importance in the life of the nation. Do they not set themselves the task of snatching from death hundreds of thousands of infants, and (who can say how many ?) of the mothers who every year disappear through lack of proper care, lack of help of neighbour to neighbour, lack of Light ? Thus the admirable pioneers of this great movement of soli-

1. V. Hebrard de Villeneuve. *La Mutualité et les Retraites Ouvrières*. Rapport présenté à la Section des Assurances du Musée Social (Arthur Rousseau, Pub. 1909).

darity have understood their task, and intend to carry it through, the Jean Dollfus, the Brylinskis, the Poussineaus, the E. Henrys and the Bonniers!

The *Mutualités Maternelles*, without doubt hold themselves, as regards technical and financial organization, a little outside the rules which regulate the working of our associations. This situation is inevitable. The *Direction de la Mutualité*, at the Ministry of Labor, charged with the surveillance and the approbation of the operations of mutual aid societies, rightly shows itself exacting as regards the proofs of the resources that these latter dispose of. It sees that the statutes allow for receipts exactly proportionate to expenses, and this severe preoccupation cannot be other than applauded, since in the end it only tends to safeguard the interests of the provident. This equilibrium of resources and charges is, in general, easy to foresee and realize when members dispose of normal revenues. It is not quite the same with *Mutualités Maternelles* and there the best founded principles must give way a little to necessity. Of what, in fact, are these societies composed? Humble workers for the most part, poor women who labor the whole day through to ensure their existence and often that of their infant, and who cannot take from their scanty budget the subscriptions that they ought to pay! Think of the « starvation wages » which are theirs, for example, of so many women who work at home: and must we tell again in

passing the lamentable story of those workers who spend half of their nights under the poor light of a smoky lamp to earn twenty sous a « day » ! And with that to pay rent, buy food and clothing, pay daily expenses, pay for minding of a child perhaps, and afterwards, live ! That is what we call « social organization » .

Some persons of generous heart have thought it necessary, cost what it might, to come to the help of women when the arrival of a little one brings extra burden and privation to the home. If the wages of the husband are sufficient in certain cases to maintain the equilibrium of the budget, in many others the solitude of widowhood, come with awful suddenness, or the moment of weakness which has made an unmarried mother, suffices to create desperate situations. Then *Mutualité Maternelle* appears¹.

How is it constituted ? It has been necessary above all to make appeal to honorary members. And the honorary members are the persons with most means, those good citizens who make it a duty to take from the surplus of their own the small sums which, united to so many others, finish

1. The association of Mutualité Maternelle makes no distinction between married and unmarried mothers. Some societies of pure charity, and not of mutual aid, decided in face of the horrors of the present war to abandon all distinctions. The government acts in the same spirit in the distribution of help to wives or to women living with men called up for military service. It could not be otherwise at a time when the abuse of divorce makes of marriage no more than a hypocrisy of free union.

by constituting the fund against misfortune for the poor. But let us be careful to make no mistake : it is not here a question of assistance, still less of charity.

In the first place, we do not consider the subscription of the honorary member a gift of charity. To aliment a provident fund is to oblige society collectively and to participate in a common effort in exchange for a service rendered. In these conditions, there is no possible humiliation either on one side or the other. It is too often forgotten that the honorary member *benefits*, indirectly but *surely*, by the effort accomplished by his free act providing for the future, since, with the country as a whole, he cannot but benefit by the material and moral amelioration which the sacrifices in the form of subscriptions of those participating will have brought to Society in general. What he gives he owes, and there is no disgrace in receiving what is due. Disgrace there is rather for him who can and does not give, or who does not give to the extent his means allow.

In the second place, to take away from the help that mothers of families receive the certainly humiliating character of charitable assistance pure and simple, every member is asked to pay a subscription, a very small one, of two or three francs a *year*.

Thus these women, so worthy of interest, will have the precious and ennobling feeling that they

receive the reward of their own foresight, whilst at the same time helping with their modest share in a general work of well-doing. There is nothing more honorable.

The services rendered by *Mutualités Maternelles* are immense. Statistics show us that 150,000 children die in France every year before the age of twelve months. Now, everywhere where Mutual Aid societies exist infantile mortality has decreased, and decreased in proportions which are often extraordinary — 25 to 50 %. The deaths were the result of multiple causes : physical fatigue of the mother, bad conditions of hygiene, mistaken ideas as to how the child should be cared for, irrational feeding of the new-born, etc., etc. The *Mutualités Maternelles* have given to the mother the means of repose ; they have educated and instructed her ; they have looked after the development of the child. Their dispensaries, their organizations for supplying milk, their medical consultations for babies, have widened the circle of their protection ; they extend it more and more every day, as their work is better understood by the mass of the public, and as everywhere good natured women have realized that they owe themselves to their unhappy sisters. About two hundred towns possess *Mutualités Maternelles*. We are therefore far from the end of our task. The movement does not date from long ago, but the impulsion given is becoming daily stronger.

What should ensure complete success is the

crisis of depopulation which the country is passing through and which is made more acute by the present war. Without doubt in matters of propagation it is better to subordinate quantity to quality. And who would deny us the quality ? But quality cannot absolutely replace quantity ; we are undergoing the hard experience of this truth. Are we not to believe that large families form the riches of a country, since the needs therefrom grow in importance, the efforts of the workers to satisfy them increase in proportion, and the more a country works the more it becomes strong and great? Do not let us fear in this respect to appreciate the effort made by Germany, and to draw a lesson therefrom. Now, everywhere where the woman feels that her children and she will not be abandoned during the critical days, but on the contrary life will be made easier for her, that the little ones will be looked after and cared for, that the daily work will later take its normal course, everywhere where the woman feels that, the birth-rate increases, and increases in quantity as in quality. That is the work of the Mutualités Maternelles.

Beside these Mutualités Maternelles we should mention that a very great number of societies, which have no special service for maternity benefits, accord a fixed indemnity of twenty francs, sometimes more, at each confinement; others add to this a grant for lactation when the mother feeds her infant; others distribute aid in kind, bread,

for example, or milk. Many associations mark a still greater progress; we were going to say, realize perfection in services. They assimilate, purely and simply, the confinement with illness. This is the most worthy system, also the most complete that it is possible to apply, on condition that the fate of the child will not be a matter of indifference to Society as soon as the mother is restored to health.

INSURANCE AGAINST INVALIDITY

We have examined the divers services organized by Mutual Aid, and we have shown how the evolution previously pointed out had led the institution from the protection of sick adults to that of aged members, then to the protection of those surviving after the death of the insured, to return at last to an anterior stage, at first neglected or unthought of, that of protection of life before, at the moment of, and after birth. It seems, then, that the system, the cycle of mutualist insurance, is henceforth complete and closed ¹. In reality it is not so. There remains a hiatus, to fill which efforts are being made. When that is done we believe complete protection of the provident against the risks of existence will be realized ².

1. Conformably with Art. 4 of the law of April 1st, 1898, many societies have instituted auxiliary services, such as professional courses of instruction, free employment offices, etc.

2. In our memoir on *Insurance against Invalidity* we dispose as follows of the linking up of social insurances destined to cover risks of accident to the worker.

Corporal Risks ; sickness insurance, invalidity insurance (through accident, sickness or old age) insurance against death.

Economic Risks. Insurance against loss of employment.

It is in this that mutualist evolution follows its course to completion.

We have stated that our societies, conformably with their statutory dispositions, during three or six months looked after the member who had fallen ill.

It is therefore assumed that before this time has elapsed the member will have recovered and will be able to take up his occupation again. If the illness continues, the *Funds for Reinsurance* (to which we have already alluded) will take charge of those affiliated to them. The societies possess a means — which many wrongly neglect — of protecting their members against long illness¹. But if the sick person, ruined in health, deprived of employment and means of existence, acknowledges that he is *incurable*? Who will come to his help?

Few societies have made allowance for this eventuality, and we see scarcely any other than those in the County of Haute-Vienne, where the care never to abandon the sick has become effectively generalized. The problem of invalidity is, however, before us in all its harshness. As long as it has not been solved for the masses collectively,

1. The principle is as follows: — The society insures collectively all its members for a payment which is generally very small. The member whose illness lasts three or six months is then looked after by the Reinsurance Fund during a period agreed upon, generally two years. Past this time, the sick person is considered an invalid, a painful extremity which all Funds have not yet found means of remedying.

the work of providing for the future remains precarious and unfinished.

This has been made plain by the law on old age pensions. The worker has perfectly understood that it is of no avail to reckon twenty years ahead the figure of the pension which he will receive if he is not first of all sure of being protected against sickness and invalidity. He wishes to be sure of living, with the constant, present benefit of his act of foresight, and be sure that if he dies prematurely he will not have obeyed the law in vain. Now, the law of 1910 does not give him these guarantees, and the pension it offers him the workman himself has dubbed with a term, doubtless excessive and unjust, but all the same significative, viz., « Pensions for the Dead ».

Members of Mutual Aid societies, who are free providers for the future, will not be able to complain if they have not the wisdom rapidly to transform their Funds for Reinsurance into Funds for Invalidity. Especially they will give a pretext to the perpetuating of a criticism levelled at them, viz., that they do not anticipate the law in the organization of means of providing for the future for one and all, and thus they legitimatize the intervention of the legislator in matters of compulsory insurance.

We have examined elsewhere¹ the question of

1. *L'Organisation de l'Assurance contre l'Invalidité*, report

invalidity-insurance carried out by Mutual Aid societies, and this is not the place to go over the ground again, in a memoir where we aspire to show realities rather than eventualities, were they even now on the way to realization. It has sufficed to indicate the position of the question, certain as we are that in this as in everything the activity and solidarity of the Mutualists will make the future worthy of the past.

presented to the 4th International Congress of Mutual Aid (Roubaix, 1911).

THE SOCIAL HYGIENE CAMPAIGN

Although we can believe the general evolution of mutualist services to be virtually terminated, the logical development and perfecting of sick benefit services, in the sense of insurance against invalidity, have led our societies to complete the defensive organization that they realized by an offensive organization against the misfortune feared. We will explain.

Inspired by the precept, « prevention is better than cure », and benefiting by the teaching of modern medicine in matters of prophylactics, Mutual Aid no longer desires to wait until the evil becomes evident before applying the remedy. And we find it since some years pursuing a vast campaign of social hygiene, commenced under the auspices of learned and farseeing sociologists, such men as Leon Bourgeois, Jules Siegfried, Alexandre Ribot, Paul Strauss, and continued under the energetic impulsion of the great inspirator of contemporary Mutual Aid, Leopold Mabilleau.

All have understood that the individual interest

and the collective interest, the mutualist interest and the national interest, were here merged into one. Whence two new preoccupations : to educate the people, in order that they may discern the reasons of social ills, and to combat the evil in formation by exactly appropriate measures.

On the first point we must let the orators and lecturers speak, as well as the innumerable propagandists which enthusiasm has caused to rise up to fight for the good cause. There is not a society which does not organize in its district meetings, lectures, monthly or periodic entertainments to spread the good word ; there is not a county union which does not by its congresses, its publications, the delegates it accredits and sends to study special conditions, call all to the good fight. The National Federation counts a host of eminent orators who every Sunday go into the provinces at the request of the Unions and the societies and thus renew, without seeking in this opportunities for personal triumph, the interest which attaches to frequent local or district meetings.

All our organizations have inscribed upon their programme : War against alcoholism, war against tuberculosis, war against all social conditions which engender alcoholism and tuberculosis. And war against the scourge which contains all the causes and all the germs, initial cell of the collective ill—the unhealthy home, the hovel. This theme, largely developed at mutualist meetings, has given

rise to revolts of conscience which have been translated almost everywhere into the constitution of new societies, equipped for undertaking the operations which Mutual Aid organizations were not legally authorized to undertake.

Until quite recently, in fact, the employment of the capital of our societies (of our approved societies, at least, and they are the great majority) found itself limited in such a manner by law that mutualist effort in the way of hygienic social amelioration appears singularly encumbered by it.

Even today, although facilities have been accorded to us in certain directions, we await a legal modification which will allow us to affect an important part of our resources to perfecting our sanitary services.

Nevertheless, the Mutualists do not make the mistake of not sufficiently using the latitude already allowed them. At the eleventh National Congress of 1913 they unanimously passed the following resolution :

« The Congress affirms the duty incumbent upon Mutual Aid Societies, profiting notably by the advantages accorded to them by the laws of December 23rd, 1912, and March 1913, to take energetic measures to improve the dwellings of the numerous workers among which they recruit the greater part of their members: »

Let us see in what manner our societies can at the present time take part in the struggle against

the hovel. When a building society is formed destined to favour small proprietorship by loans, it is necessary that its capital must reach 100,000 francs, of which 25,000 francs paid up, in order that it may obtain from the State loans to the quadruple of its capital. It can then borrow from the Caisse des Dépôts et Consignations a sum of 400,000 francs, at the special rate of interest of 2 per cent with which building societies are favoured, which in turn it lends out to modest purchasers of a field, a garden or a small house. Can the Societies or the Unions of Mutual Aid Societies participate in the constitution of the initial capital of a building society? Yes; they can do so since MM. Ribot, Strauss, Lourties and Audiffred presented a law which the Senate and the Chamber of Deputies successively passed, and in virtue of which our societies can affect a part of the liquid funds which they hold on current accounts to form the guarantee demanded by the State before it makes advances to building societies — whilst keeping for the sums destined to make up the guarantee the specially accorded interest of 4 1/2 per cent. It is thus that, without losing any of the advantages ensured by the law of April 1st, 1898, the mutualist associations can foster among their members the taste for and acquisition of small property.

The small property alluded to is the suburban property as we see it already spreading around our great centres. In a lecture delivered at Brest

in 1913, M. Emile Leven expressed the desire to see the benefit of the law accorded to societies constructing tenement dwellings, that is, healthy and economic homes for workers who have neither the means nor the possibility of getting away from great towns, and still less of becoming landlords of their own houses. We cannot but associate ourselves fully with this wish, to which it is right we should give renewed expression when appealing with insistence to the legislative powers.

There is further reason to believe that a fair number of Mutual Aid societies would be able to consecrate a serious measure of their capital to the direct construction by them of cheap dwellings if the law authorized them to do so. They would seem at first sight likely to meet financial difficulties. The most considerable would be that they would not find in such operations the specially favourable interest (4 1/2 %) which the law of 1898 allows them for all deposits made by them with the Caisse des Dépôts et Consignations. The average rate of interest in matters of cheap dwellings is, as a matter of fact, 2.75 % to 3 %. We do not believe the problem to be unsolvable. The State would find too much benefit in its being solved not to offer to the societies a compensation such that Mutualist finances should not have to suffer. There is no need to say more.

Although the question of the hovel, the purveyor of the wine shop and the hospital, is at the

very root of all the ill, it is not the only one that the misfortunes of the hour have set before the mutualist conscience. We would not be able to enumerate here what great and rich societies have realized in the order of preventive methods. Without naming anyone, we would like to mention the almshouses of certain corporative groups, their sanatoria, holiday encampments for mutualist children, the *dispensaries and free consultations* attached to the *Mutualités Maternelles*; *baths and shower baths* created by some of the district Unions; the *medical and surgical clinics*, and a few others. All that already constitutes a magnificent total of works. Results were not long in making their appearance. The statistics published by the institutions interested attest a considerable decrease in the rate of morbidity; and is this not precisely the goal which it is desired to attain¹?

1. If it were permitted to make an exception to the anonymity which covers these works, we would point out for the instruction of the reader and the satisfaction of the visitor to San Francisco the statistical table exposed by the Protection Mutuelle des Employés et Ouvriers des Chemins de Fer de France et des Colonies. On the subject which we deal with here it is a typical document.

EXTERNAL ACTION AND THE APPLICATION OF SOCIAL LAWS

PROVIDENCE AND ASSISTANCE

This attitude taken up by Mutual Aid on questions of social hygiene shows us the institution becoming day by day a little more the collaborator of the State in a work above all social and national.

We have here, in fact, another aspect of mutualist evolution which we have not yet examined. From being strictly local at the beginning, the association becomes little by little regional, provincial, extra-provincial, and at last collective in a national sense. In another direction, having constituted juxtaposed categories of individuals, it tends to fuse the masses together and to agglomerate them in a sense more and more of solidarity and social aim. This sort of unification, which is translated into the constitution of societies spreading out over a vast territory or by the harmonization of organs which have remained autonomous

in their complexity, called for Mutual Aid to furnish the frame-work upon which those subject to the new social laws could be grouped together.

That is how, after having appeared to group only individual interests for their common and reciprocal defence, the institution has shown that it especially defended a superior ideal of humanity, made up essentially of generosity and disinterestedness. Then it passes beyond its own bounds, and interesting itself in all those who suffer from their own lack of thought for the future as well as from the disorders of social life, it holds out for the betterment of their lot the help of its experience, its force and its inexhaustible activity.

For a long time, in the absense of protective laws for the worker, it made every effort to create in its sphere the organs of defence which it lacked. Already it was working for the country as a whole. Improvidence necessarily calls forth charity, that is to say, a State intervention which destroys individual dignity and transforms possible right, right which is not created (for providence confers imprescriptible rights) into a shamefaced begging before some pay desk. It is against this falling away that Mutual Aid opposes itself, knowing that there where the individual will suffer, Society as a whole will suffer. All falling away is an element of corruption. The fall of a man creates difficulty, an immediate disorder in his surroundings; and suffering thus caused quickly spreads

to other beings. From one to the other, all the homes of misery spread out, propagate and tend to join. And a being which has really fallen is scarcely ever lifted again. He forms a dead weight which Society drags after it in bitterness. There is no salvation in such a case worthy of the name.

Independently of the moral prejudices that such a situation can cause, there are others of a material and financial order which a State cannot misread. The budget of public official charity (*Assistance Publique*) is an object formidable... and stérile. It has often been repeated that it serves to consolidate poverty, not to destroy it. And with what a weight it drags upon the riches of the country! It is a tithe that the improvidence of some demands of the foresight of others. The provident pays for the improvident; immoral conjoncture above all, for if the former honors a nation, the selfishness and idleness of the latter are the make-up of a bad citizen. Civic duty is other than this.

The consequence of Mutualist solidarity is to shield the individual struggling for life, first from the uncertainties of solitary combat, and then, in case of defeat or of wounds received, from abandonment on the field of battle. *Vae soli!* says the old malediction of the peoples. Woe to the lonely man! In the great Mutualist family these isolations are entirely unknown. Every weakness finds support, every fall brings help. It results from this

that the immense effort of the provident succeeds in unburdening the public organized charitable assistance by just so much of the expenses as we have enumerated in the course of these pages. It results still further that if those receiving charity today, at the price of a minimum of putting aside for the future, had done their duty as Mutualists they would have been saved at the same time from poverty and from shame — and the national burden of publicly organized official charity would have been nil.

Without doubt, it is only by virtue of a philosophic reasoning that we come to the conclusion that public charity will disappear. Society does not go on without throwing off *débris* of humanity in regard to which national solidarity does not hold itself as owing no debt. For them organized official charity will long subsist. But let Mutual Aid progressively take its place, to its honor, for the dignity of the nation and for the prosperity of the country. It is out of gratitude for such services rendered that the State accords to it every year a subvention which is in reality equivalent to a considerable saving in the budget.

**LAWS OF PROVIDENCE AND
MUTUAL AID.**
**OLD AGE — INVALIDITY INSURANCE
AND PENSIONS FOR THE WORKERS.**

The role assigned to our institution so far is semi-official. Societies for mutual aid are free groups : those who wish can enter and leave them at will. In general, those who become members remain so. This leads one to think that there would be no inconvenience — on the contrary — in declaring Mutual Aid, providing for the future, obligatory.

Without having yet reached this point, the State has found itself brought to decreeing the obligation of insurance against old age : thus the old age pension law for the workers¹. From that moment

1. This question of compulsory insurance has been the subject of lengthy debates at Mutual Aid meetings. In the beginning, the thesis of the provident members was par excellence that of liberty. Little by little opinion became modified. They thought it an attitude of idleness and egoism. They understood that those lacking will, and the faint-hearted, had need of an imperious injunction to compel them to save themselves, and with them their families and their country. Order and discipline are not natural things. One bends oneself to them, and if necessary one bends others to them. This is the price of the safety of Society.

Mutual Aid found a national and official mission conferred upon it. For the State, it is a question of preparing the application of the law. To this end, is Mutual Aid to create special organs, appropriate services for collecting the subscriptions, managing the funds, paying out pensions, controlling the existence of those interested and keeping watch over the invalids, etc. ? Without doubt, because by not doing so it would acknowledge its incapability of accomplishing an operation belonging properly to the State. But that is only the appearance of the case. This is the reality :

Since it exists, Mutual Aid has been performing for its members (they number close on seven million) analogous operations. It possesses the framework, the members, knowledge of conditions, and, what is more important, traditions of honesty and solidarity which give it, over new agents, over aggregations of unknown people, an incontestable professional superiority. All that constitutes a total of guarantees which allows us in advance to presume the success which we desire to see achieved. The Government has not failed by its laws to assign an essential role to mutualist funds. We have

That is why, since 1904, at the Congress held at Nantes, Mutualists have rallied to the principle of compulsion. The struggle had been sharp, and here again M. Leopold Mabilleau was the principal artisan of the evolution. The formula of which he made his programme ; *Liberty in compulsion* (liberty of means within the obligation of the principle) overcame the last of the hesitators.

had the opportunity of showing that Mutual Aid has not shirked the task. And if, right in the midst of the war of 1914-1915, a million of aged workmen receive the whole of the pensions promised them, it can be said that they owe it in great measure to our institution. We have observed that, if the application of the old age pension law meets with resistance among workers, it is doubtless owing to defects of legislation more than to the ill-will of those subject to the law. The Government has become aware of this and is seeking how it can perfect the law by completing it with a provision to meet the case of invalidity. Now, whilst other social institutions were admitted to the benefits of the old age pension law, concurrently with Mutual Aid organizations, the latter alone, or almost alone, are called upon to ensure the working of the law of invalidity. Strictly speaking, the projects planned are not all identical. Nevertheless, they resemble one another and meet in one respect, that is, in the exclusive homage paid to our institution. We are not of those who think that Mutual Aid should demand, even for the profit of the State, the monopoly of insurance against invalidity. It is possible that for divers reasons all those subject to the law cannot find a place in the structure of our organization, and it may be necessary, for their needs, to create extra-mutualist groups. Nevertheless, all are agreed in proclaiming that there, more than anywhere else and more than ever, our societies are the natural

instruments preferable, and preferred, by the law. The reasons invoked are multiple : experience acquired, the framework established, independence and impartiality of the judges called upon to certify invalidity⁴ and especially the evident interest that these societies will have to took after sick subjects so that the state of invalidity does not become permanent and, if possible, does not occur. Mutualist capability is here without contradiction self-evident.

4. Rightly or wrongly, it is considered that an administrative tribunal with difficulty escapes the pressure of external circumstances, and that it thus risks not always passing impartial judgments. It is thought that very often its incompetence will become patent on technical or professional questions. And, the sick person himself, if he is a clever simulator, will less easily deceive a tribunal formed of colleagues who know him, who see him in his every day life and can with more certainty distinguish between appearance and reality.

**LAWS OF ASSISTANCE AND
MUTUAL AID
PROTECTION OF WOMEN
AT LYING-IN**

There is another public service for which the collaboration of our societies has been sought. We have mentioned the eminent and generous role played by them in the work of the defence of the mother and the new-born babe. The devotion and care, and the staffs of those who devote themselves to looking after mothers and children, cannot be improvised. From day to day Mutualités Maternelles have had to choose their doctors, group together their visitors, select their nurses, fit out their workrooms, their dispensaries, their milk depots, attract a number of honorary workers, and balance heavy budgets. They have succeeded in their task.

This success has caused several municipalities, with Paris in the forefront, to confide to Mutualités Maternelles the public service of the protection of the mother and the child. It had been feared at one moment that this municipal intervention, manifes-

ted under the form of direct charity, might cause a grave prejudice to our associations : it was in a measure substituted in place of our services : and its defects were also substituted in place of the qualities of our administration. A happy organization placed the resources of municipalities at the disposal of Mutualités Maternelles, and the great family of the provident has opened its arms to thousands of poor women that the hardships of existence keep in an absolute isolation.

Lastly, one should consider as a semi-official but real collaboration, given by the institution to the laws of the Third Republic, the vast campaign of social hygiene undertaken by Mutual Aid and which we have already pointed out. The lowering of the death-rate, raising of the birth-rate, betterment of the physical conditions of existence under divers forms, that is the end aimed at, and that the end attained. Is it necessary to add that the conditions of moral life are closely bound up with material circumstances and that Mutual Aid honors itself with thus preparing, with all its forces and by all the means in its power, better and happier generations ?

II

THE INDIVIDUAL AND THE ORGANIZATION

RECRUITMENT OF MEMBERS

We have examined the working and the evolution of the services. We have seen them progressively extend to ensure the more effective and more complete protection of the mutualist. We have seen them, in a way, breaking down the framework first assigned to them, and substituting themselves in place of the organization of the State to offer to non-mutualists subject to the social laws a means of facilitating the fulfilment of their obligations.

But of what, strictly speaking, does this double *clientèle* consist? Is it of Society in France as a whole, or is it only among certain classes that members are recruited? Have our societies been formed haphazard by recruiting, or according to a definite system? There again it will be easy for us to show the spirit of method which guides the chiefs of the movement, and further to demonstrate another characteristic evolution.

We have shown in sufficiently evident a manner the tie which united our Mutual Aid societies to the corporative groups of the *ancien régime* for it not to be surprising to find professional preoccupation at the base of modern recruiting. It goes without saying that this method obtains particularly in great centres, where the numerous population is split up into multiple categories. In Paris, for example, there is scarcely a profession which does not possess its benefit society. Looking through the official alphabetical register we come across most unexpected professions : accordéon makers, bill posters, grave diggers, saddlers, gunsmiths, confectioners, criers at auction sales, spoon makers, removal men, press messengers, floor polishers, industrial inventors, professional athletes, spectacles makers, operatic artistes, glass stopper makers, banister makers, street sellers, newspaper porters, railway sleeping car employees, etc., etc.

When it is not a question of the corporation, then it is the locality or the region which more readily groups the provident together. In Paris there are societies attached to the different divisions or wards of the city, and even the different quarters, which enjoy success. In the provinces we find especially urban or communal mutual aid societies, and sometimes inter-communal societies. Some large factories, too, have founded societies of their own.

And we find vast associations, created for benefit

services which need the intervention of « great numbers », spread over a whole province or over the whole of France. This is especially the case with societies for pensions or life insurance.

Placing ourselves in a position from which we get another view, a very important evolution appears in the method of recruitment of members. For a long time it was only the head of the family who troubled about providing for the future. He alone was guaranteed against the risks of life. Some enlightened sociologists, Emile Cheysson, notably, have pointed out the insufficiency of this practice, that the family is not really protected unless the parents and the children benefit by a collective insurance contracted within the society. Selfish calculations, probably incorrect, represented the woman as bringing a burden heavier by so much for the budget of the society as her chances of morbidity were imperfectly calculated. Maternity especially, with its divers consequences, caused misapprehension. A generous campaign, which is being pursued every day, is beginning to persuade mutualists that their fears were unfounded. Many societies have adopted the system of family recruitment : the father, the mother and the children are inscribed with a diminishing tariff of subscriptions. Most of our associations admit women members, with a special confinement benefit.

It is easily understood that the consolidation of the home in *Mutualité familiale* offers as much

moral benefit as material advantage. The standard of the household remains assured, and the habits of collective providing for the future inculcated in the children under the immediate guidance of the parents contribute in no small measure to make of the young French child a prudent, economic and useful citizen.

Family mutuality well realizes the ideal type of the provident society. It is the supreme expression of social solidarity, uniting in a free and indestructible harmony the three degrees of human organization : the individual, the family, and Society.

HIERARCHY OF THE ORGANS AND FUNCTIONS

If the individual force and security of mutualists in the battle of life repose on this close union so well expressed by their motto : *One for all, all for one*, the collective power of the institution resides in the organization of societies in federated groups whose reciprocal and regulated action is incessant. The sign of progress in the innumerable manifestations of life, physical and moral, is, in fact, organization opposing itself to chaos, and order to anarchy. At the beginning of mutualist existence, the groups were formed on all sides, but with no tie one with another, scattered and unknown to one another. Little by little the common underlying idea brought them nearer together, without this movement manifesting itself by anything more than the verbal affirmation of inter-mutualist sympathies. Then came the first congresses, where the delegates of thousands of associations examined together questions which interested them all in the same way. Revindications were expressed, and local grouping began. One of the oldest among

these groups seems to be the *Grand Conseil des Sociétés de Secours Mutuels de Marseille*. « In 1821 », says Emile Laurent, « there already existed thirty-four provident societies in the town of Marseilles. The Société de Bienfaisance, which had powerfully contributed to these creations, formed within its ranks, under the title of Grand Council, a special section charged with binding them together, throwing light, as it were, one upon the other, receiving summary accounts of each others operations, benefiting collectively by the improvements obtained separately ; coming to be for them what in legal matters free boards for workers are today (1860) to industry ¹... » The action of this new organ in matters of propaganda and coordination has not ceased to manifest itself in a brilliant way ². « Since its creation until 1858, the Grand Council has proceeded to the establishment and setting up of 117 new societies. 147 societies, constituted on uniform bases, and united by a sort of solidarity, since a member excluded from one of them cannot be admitted to another of them, today form the « assets » of the Grand Council ³ ». At Grenoble a *Superior Council* was invested with analogous attributions ; as at Lyons, the *Comité des Prési-*

1. *Le Paupérisme et les Associations de Prévoyance*, by Emile Laurent (1860).

2. The Grand Council still exists : it has become the Union Départementale.

3. *Ibid.*

dents; at Bordeaux the *Syndicat Girondin*. These regional institutions, born of meetings between groups of mutualists, in their turn, and with a definite method, prepare the future assemblies. But we have to wait until 1883 to see united at Lyons the first national congress of French Mutual Aid. Since then every three years, and as the county unions multiply, a fresh town is chosen to have the honor of entertaining the delegates of all the societies of France and its Colonies, united to discuss their common interests¹. Certain of these congresses were particularly important: that of Nantes (1904), already mentioned, where the adhesion of Mutual Aid to the principle of compulsion was proclaimed; that of Nancy (1909), where the participation of societies in the administration of old age pension laws was decided.

It was during a regional conference held by the Union du Centre at Saint-Etienne, in 1902, that the constitution of the National Federation of French Mutual Aid was considered. The constitutive assembly properly speaking met in Paris on November 10th of the same year. « There the representatives of 52 Unions and Federations, of 17 Reinsurance and Pension Funds, and 8 Medical and Pharmaceutical Unions voted the statutes of the new in-

1. Below is the list of national Congresses: 1883, Lyons; 1886, Marseille; 1889, Paris; 1892, Bordeaux; 1893, Saint-Etienne; 1898, Reims; 1901, Limoges; 1904, Nantes; 1907, Nice; 1909, Nancy; 1913, Montpellier. The next congress will be held at Angers.

stitution, adjourning until the Congress at Nantes to incorporate the corrections and improvements of which experience should have shown the utility. »

From this point the general organization of Mutual Aid was terminated in its broad outline. Its economy is already evident.

The original cell is the *society*. Essentially local, the first functions of the society are to group together persons and to admit them to the benefits of which we have shown the working.

Certain services difficult to realize remained inaccessible to isolated associations, so they united one with another in each county, and, whilst keeping autonomous in their special services, they formed the *Union Départementale* (Counties Union). The most flourishing of the Unions are naturally those which unite the greatest number of isolated societies for the greatest good of all the Mutualists. Thus they have been able to undertake tasks which, to be successfully carried through, necessitate the collaboration of « great numbers ». Their services are multiple : pensions, reinsurance funds, life insurance funds, mutualist pharmacies, hospitals and sanatoria. Also, their exceptional situation, considering the societies united, permits them to intervene on every occasion to smooth over difficulties which may have arisen among them : whence we have free arbitration councils, services of mutation for facilitating the passage of one society into another whilst preserving all rights

acquired anteriorly, etc. And these Unions constitute centres of propaganda : their congresses, the lectures they cause to be given, the papers and bulletins published, contribute to spread everywhere into the corners of the most distant village and hamlet the lessons of mutual aid in providing for the future. Many county towns have seen « Maisons de la Mutualité » erected (some are veritable palaces) ; in them the headquarters of the Unions are installed.

All these county unions have in their turn grouped themselves together in a *National Federation*, as we have already said. « Accomplishment of the evolution of solidarity, symbol of the unity of the country with the superior functions which it permits of setting to work upon » (Mabilleau), the Federation represents the general interests of the institution. When it speaks or takes action it is the will of French Mutual Aid as a whole which speaks or acts. It is the embodiment, legal and real at the same time, which incarnates the institution in the eyes of the public authorities. Being the supreme union it represents the supreme force. Beside this interest of representation and this representation of interests, the Federation is able to realize national services which properly belong to it. Its general meetings are the annual rendez-vous of hundreds of delegates of Unions, fruitful meetings where the ingenuity, the variety, the originality of our mutualists are manifest. They do not overlap

with the national congresses: in the intervals between these last named they prepare or complete their work. Without giving integral expression to the desires of French Mutuality, they bring forward the best and surest of them, what composes the element of discipline, organization, widespread solidarity in the provident nation. In this way, these general meetings constitute veritable — and indispensable — congresses.

Like the Unions, but on a vaster scale, the Federation intervenes in questions of superior arbitration and mutation which are submitted to it; on this point intervention becomes in principle exclusive when it is a question of the passing of a member to a foreign country or the admission of a foreigner in France¹.

We have pointed out elsewhere the aid afforded by lecturers and delegates of the national institution to the Unions and Societies of Paris and the provinces for their services of meetings and propaganda. The development of Mutual Aid is therefore closely connected with the work of the Federation. The missions thus confided every year to the indefatigable President which M. Mabilleau has proved himself to be, as well as to his colleagues and collaborators, must be counted in hundreds. And we believe it superfluous to add that all this labor carried out with the most real pleasure is as

1. It is as an adherent to the International Federation of Mutual Aid that the National Federation holds its mandate.

disinterested as it is gratuitous¹. The rough outline which we have just traced of the general organization of Mutual Aid shows how, all over the land, there is a hierarchy of functions corresponding to a hierarchy of organs. *Society, Union, Federation*, there we have the three great states of development and of mutualist co-ordination. Life circulates incessantly and in all directions throughout this rich network of united institutions : but every organ is in its proper place and performs its proper function as in the human body. *Naturam sequitur*. Which does not prevent art, a wise, deeply studied social art, to be added².

In a slightly different order of ideas, we must render homage to certain institutions which have, before the National Federation, grouped together the leaders of Mutual Aid and constituted centres of social study : the *Ligue Nationale de la Prévoyance et de la Mutualité*, founded in 1890 by Hippolyte Maza and M. Jules Arboux, has really only one aim: to encourage the creation of new societies of Mutual Aid, of pensions or re-insurance and to facilitate the task of those which

1. The Unions have founded the Federation ; but, in return, the Federation has contributed powerfully to the creation of Unions in all the counties where they did not exist.. The very active role that it has played in the shaping of the questions of old age pensions should be pointed out. In the same way, it has studied the different means of its eventual participation in the working of invalidity insurance.

2. Extract of a notice published in 1913 by M. Jules Arboux.

exist by making them benefit by the work of its economists, of its jurisconsuls and of its actuaries, by another mutuality of which it has given the first example, that of counsels and services. During twenty-three years it has given above two thousand consultations and published the most remarkable of them in the twenty volumes of its Collection, wherein are also reproduced all decrees, circulars, instructions, rules and laws concerning Mutual Aid as well as numerous articles of doctrine and practice on the principal questions of political economy and their bibliography¹.

The League is at present presided over by Senator Victor Lowities, Vice President of the Conseil Supérieur de la Mutualité.

Besides the *Ligue de la Prévoyance et de la Mutualité*, the *National Union of Presidents of Societies* created some years later, « exercised an action followed up with the public authorities, notably in the preparation of the law of 1898 ». It planned out a framework of a national Federation which, without getting any further, nevertheless attested to the preoccupations which were coming to the front in its midst¹. Its president, M. J. Barbaret, then director of Mutual Aid at the Ministry for Home Affairs, associated himself with the work of foundation of the present National Federation, in 1912. The *Union* publishes

1. The Coumes project.

a bi-monthly review : « La Mutualité Nationale ».

All these groups cooperate with the same devotion, the same sincerity, the same spirit of fraternal understanding in the diffusion of the Mutual Aid idea. Sometimes divergencies of doctrine arise : they are legitimate, necessary perhaps. They never go so far as to affect the esteem and affection of the members one for another. The policy of hand in hand — loyally — is the only one that Mutual Aid practises, for itself as for others. And thus it does not labor in vain¹.

Free and independent as it may be, the institution came administratively under the Direction de la Mutualité, at the Ministry of Labor and Social Providence. It is from this head that our societies receive the approbation specified by the law or the simple authority to carry on their functions ; it is to it that they must every year send an account of their professional and financial operations. The Board of the Ministry makes sure that these opera-

1. Among all the organizations collaborating in the work of extension of Mutual Aid, we hope to be allowed to mention, apart from the rest, the sort of « Ministry of Labor and Providence » — benevolent and independent — that the *Musée Social*, of Paris, constitutes. Its divers services — that of Mutual Aid without doubt more than the others — its friendly staff, its directors, especially M. Jules Siegfried, President of the Committee of Direction, M. Leopold Mabilleau, Director, can claim a large share of the success of the institution. As an information office, since 1894 the *Musée* has given more than forty thousand consultations, written or verbal, on questions interesting provident societies. Further, its premises are placed gratuitously at the disposal of the National Federation and the different societies.

tions are legal, prudent, and that they correspond to the interests of the members. It publishes annual statistics for the whole of the societies coming under the law of 1898.

At the same Ministry of Labor, a *Superior Council of Mutual Aid*, composed of eighteen delegates of the higher Government offices, or members of Government departments, and of eighteen members elected by our association, « gives its advice on all regulation dispositions or matters concerning the working of mutual aid societies and on the mode of allocating subventions ». It takes its share in the elaboration of laws and regulations which directly or indirectly interest our institution. The presidency belongs to the Minister.

The territory of France is divided into eighteen districts, which elect a delegate every four years. These are quiet elections, and by so much more serious (are we not making a paradox?) which scarcely ever give rise to unpleasant surprises. All that is not without still further accentuating the harmonious and elevated character of mutualist aspirations.

GENERAL STATISTICS

After having shown the outlines, it is time to count the numbers of members inscribed on the books. These details can only confirm the magnificent fullness of the institution.

On December 31st, 1914, there were 21,000 Mutual Aid societies, of which more than 18,000 « approved ». There are now close on 25,000. They brought together at the former date 4,600,000 active members and 600,000 honorary members, in all 5,200,000. Since then our societies have increased by a million members, and, if we added the members of what is called independent Mutual Aid, we should find more than 7,000,000 French members¹.

1. The present study applies only to societies governed by the law of April 1st, 1898. But there exists a certain number of mutual aid and pension societies for which Art 20 of this law would have rendered « impossible the management of their capital » (J. Cels). They live under another régime. Altogether they unite 1.000.000 members, four thousand committees or sections, and one hundred and fifty million francs capital. What characterizes them is that they have the free disposal of their means. From this we get ingenious and lucrative utilization of their funds. The *Colonisation Française*, for example, possesses 10.000 hectares (24.700 acres) of land in Algeria and Tunis. It sends to this land those of its members who wish to establish

The wealth of the association was calculated in 1911 to be 620,000,000 francs, of which 265,000,000 francs in funds for pensions and 355,000,000 francs available funds. With the capital of independent Mutual Aid societies, and the growth of the funds in the last three years, we reach 800,000,000 francs.

We have indicated the sums of the receipts and expenditure for the principal services. In all this makes 55 million francs of active members' subscriptions and 5 million francs of honorary members'.

To these resources must be added the subventions of the State, the communes and counties, gifts and legacies, the interests on funds invested, fines, entrance fees, etc. The whole exceeds 100,000,000 francs annually.

As to expenditure, this amounts to 70 million francs : that is to say, good year or bad, Mutual Aid grows richer by about thirty million francs.

If we calculate the total of the sums paid by active members, we only get a figure amounting to 62 million, inferior to that of expenditure. But it is legitimate to add to this the interests on invested funds, which emanate, for the greater part, from

themselves there as colonists and puts into their hands every necessary means of existence and action. Other societies lend themselves to consecrating important capital to the construction of healthy and cheap homes.

The *Fédération de la Mutualité Indépendante*, which groups together some of these societies — more considerable than numerous — is presided over by the Député M. Jules Cels.

members' subscriptions. We thus get receipts amounting to a total of 75 million francs, which very appreciably exceeds that of expenditure. This we point out so that it could not possibly be thought that the work of providing for the future was not self-supporting.

The reader who might wish to compare the statistical indications given in these pages with those concerning analogues institutions existing abroad will be so kind as to keep in mind the figure of the population of France, which does not reach 40 million souls.

III

MUTUAL AID AND THE SOCIAL QUESTION

Although it has its ideal, its doctrine, its methods, its sphere of action planned out, Mutual Aid does not live in the pride of a splendid isolation, nor in the shut-in spirit of those « monads without doors or windows » of which Leibnitz speaks. This would mean the very failure of its social pretensions. On the contrary, its action mingles with that of every institution working for the amelioration of the lot of the laboring classes. It is the natural ally; often the emulator, never the rival, and still less the enemy.

Two great social movements have grown up in its vicinity: Cooperation and Syndicalism. We have here, if we may say so, movements of facts. Beside them, and perhaps enveloping them, creating for them an intellectual and doctrinal atmosphere, a movement of ideas spreads itself: Socialism. We perceive no essential contradiction between these divers expressions of the life of the workers. Mutual Aid in its turn follows its own evolution without becoming an obstacle to other forms of solidarity and association.

Better still, here and there its expansion is bound up with the legal foundation of the proletariat.

It is true that it is not Mutual Aid subjected to the law of 1898 which finds itself in this respect the most directly interested. Its action, however vast, is always limited by the charter which governs it. If the cooperative question is uppermost, then the society must in a way double its role in order to be able to participate. Art. 1 of the law does not authorize it to encroach upon the attributions of societies more specially qualified. « Combinations » are not lacking either, and are susceptible of giving the most important results. This alliance of Cooperation and Mutual Aid, and the utilization of the cooperative bonuses for the benefit of mutualist members of cooperatives, has always been demanded by M. Emile Cheysson¹. Jean Hebrard gives an example of what has been attempted under the law of 1898. « *Pensions for all* has for object to allow each of its members to provide a pension, free and personal, comprising insurance against death by means of the discounts obtained on his purchases of all kinds made at the shops kept by members. The discounts are handed back to the members under two different forms (1) : in the shape of a stamp, known as a French Mutual Aid stamp, of the value of 1 centime (a fifth of a cent); and (2) by discounts on invoices. For a purchase of fr. 0.20

1. See, notably, the booklet, *Cooperation et mutualité* (Ligue de la Prévoyance, 1899).

to fr. 0.35, one stamp is given ; for a purchase of fr. 0.40 to fr. 0.55, two stamps ; for a purchase of fr. 0.60 to fr. 0.75, three stamps. The founders discovered that commercial companies employing the discount stamp system made a profit varying between 50 and 60 %, that is to say, the purchaser never obtains an object representing more than 40 % to 50 % of his savings in stamps¹. Analogous attempts could be cited : none seems to have yet given a decisive result.

We have seen that Mutual Aid could participate in the work of the erection of cheap houses by means of loans of its capital. But since several years in many parts of the country it has already been doing what it can thus to give its help. The *Union Départementale de la Loire*, notably, in 1908, founded a cooperative limited liability building society, with an initial capital of 50,000 francs (2,000 shares of 25 francs at 3%) under the title of the *Foyer Mutualiste Forézien*. « The projected organization », the prospectus read, « will have a county character, but its action will be limited to mutual aid societies collectively or to their members individually.² » « The houses must serve exclusively for family habitation. No house nor part of a house can be used for an industrial or commercial purpose ; the wholesale or retail sale

1. *Guide Manuel de la Mutualité Française*, pp. 238, 239.

2. See : *L'Avenir de la Mutualité*, issues of April 18 and May 30, 1908, and the Bulletin N° 22 of the Union.

of liquors is especially forbidden, and this during a period equal to the time taken for the amortization. » « Completing its role of provident and attentive protector, the Society will create, conformably with Art 7 of the law of 1906, a service of insurance against death, which shall have as object to ward off the unfortunate consequences of the death of the bread-winner before the debt to the society shall have been paid ».

The Union de la Loire was not undertaking an easy task. Administrative difficulties arose retarding the work. Rather than keep on resolutely, obstinately, along a way where, it is true, it would doubtless have finished by triumphing, but only after years of lost work, the Union judged it more expedient and wiser to unite its efforts to those of the Société de Crédit Immobilier, created in the same county conformably with the law of April 10th, 1908 (the Ribot law). In its sitting of January 21st, 1908, the Board of the Union decided to associate itself morally and materially with the operations of this Society, and to do so by all the means in its power; to make an appeal to the subscribers to shares in the *Foyer Mutualiste Forézien*, asking them to be so good as to concede to the loan building fund the total of the subscriptions collected by their organization; and to invite all the societies of the county to participate by their personal action for the success of the loan building fund, and to interest themselves

in the work in general for the erection of cheap homes.

We have already pointed out the way in which present legislation allows Mutual Aid to work at the solution of the problem; there is therefore no need to return to this subject¹.

Up till now we have only considered the action of societies working under the law of 1898. Mutual Aid which is known as « independent », is, as can be imagined, more free in the manifestations of its social activity. Thus the Colonisation Française already mentioned is a « mutual aid society for pensions, augmented by a cooperative of production and consumption ». From the State it purchases land in Algeria, Tunis or Morocco, which it develops by its own means. It places on this land families of French cultivators, who pay a rent of 5% of the expenses that the society incurs there, and become owners of the land within a maximum period of 25 years.

With the rents paid for the concessions and the sale of the produce from the farm-schools, where cultivation is carried on by the Society itself, the Colonisation Française pays to its members an annual pension after ten years membership.

Since 1890, five large tracts of land have become its property : they cover 9,000 hectares (22,230 acres). About three million francs have

1. See pages 55 and 56.

been spent in the purchases, but these five tracts are at present bringing in profits : Ksar-Tyr, Zayana (Tunis), Bou-Sfer (Algeria) produce 15,000 hectolitres of good wine, which is sold to members and to them alone. Thee Maalifs and the cooperative village (Algeria) supply cereals, oranges, fruits and all the divers produce of large-scale agriculture, and also rear cattle.

The shares of 120 francs each, which in 1891 numbered 229, and in 1901 3,268, to-day total 49,580, representing six million francs underwritten, of which half has been paid up and consecrated to increasing the land owned, and, consequently, to increasing our Colonial Empire¹.

But it is especially in Mutual Aid as regards objects of necessity that we should seek to apply cooperative principles. There is, in fact, a Mutuality in respect of such necessities as there is a Mutuality in respect of persons. Mutuality is at the root of agricultural insurance, and has been for the peasant the first kind of provision for the future. The agriculturist began by insuring his cow and his field ; his own security did not trouble him until much later. At the present moment agricultural associations are the fortune of the countryside. Governed by a special legislation, they do not come under our study here : but we must mention them *en passant*.

1. From a tract published in 1913 by the President of the Society, M. Camille Dugas.

« Mutual aid agricultural institutions of every kind are now known to all, even in the most out of the way villages. Little by little, all agriculturists will understand the advantages which they can obtain from them, and will come to join the already imposing phalanx of the pioneers of agricultural Mutual Aid.

It is not without interest to mention, notably, that all our counties are provided with a district Fund of Mutual Agricultural Credit; these last named group around them 3,946 Local Funds possessing 185,552 members. Their capital is about 17 million francs. It has served as a basis for the allocation of advances from the State amounting to nearly 60 million francs for short term credit, and to 7 million francs for individual long term credit. The total turnover of the district Funds in 1914 amounted to 135 million francs.

« On the side of mutual insurance, the results obtained are not less satisfactory. At the present day there exist 8,869 societies for insurance against cattle mortality, grouping together 473,747 members, with an insured capital of 605,251,815 francs. Among the funds, 3,413 are reinsured with 65 reinsurance funds, guaranteeing a capital of 172,147,345 francs. In the fire risk branch, Agricultural Mutual Aid during the last few years has made huge strides. We can count at present 2,662 societies for insurance against fire, uniting nearly 70,000 active members and 45,000 pros-

pective members, with capital insured, or to be insured, amounting to 700 million francs on one hand and 600 million francs on the other. The greater number of local societies for insurance against fire are reinsured; there are 27 second degree funds, reinsuring 427 million francs of capital and having 504 million francs of prospective capital to guarantee. Independtly of these societies, there exist a certain number of societies insuring against hail and accidents.

« We should particularly point out the very recent creation of a national fund for third degree reinsurance, which, in its first two sections, already guarantees cattle risks and fire risks, and will contribute to give to our insurance organizations the maximum of efficiency by placing them definitely in a position protecting them against excessive losses »¹. The collaboration of these societies with Mutual Aid societies for persons has also been thought of. In a speech made at the second national congress of Mutual Credit and Agricultural Co-operation, at Blois in July 1908, M. Léopold

1. Statistical indications supplied by M. Pierre Descharme, chief of the Agricultural Mutual Aid Department at the Ministry of Agriculture. To complete this general summary, let us add that the progress of agricultural cooperation, which is of more recent organization, since its law of constitution dates back only to the beginning of 1906, is equally encouraging. On December 31st, 1911, there were 202 cooperatives (dairies, wine cellars, distilleries, oil works, etc.) grouping together 24,187 members, and benefiting by 6,642,000 francs of advances from the State, calculated on a lump capital sum of 4,414,000 francs.

Mabilleau, faithful to the idea of M. Cheysson, expressed himself thus: « Up to the present, your associations have been purely economic; no one can be displeased with you on that account; it was your aim and object; you have tried to make money, and you have constituted reserves. They are useful, but are you going to keep them solely for this work? No, you cannot do so. For you know that the work is subordinated to the existence of the workers, and that, if they failed you, there would be nothing else!... What I ask you is not that each of you should join a mutual aid society, or a pension society, I ask you to decide that the district agricultural fund shall the first set the example, and consider personal providing for the future under the form that I have just tried to define, under the form of pensions, as a necessary consequence, a natural conclusion, and, as I said just now, as the fruit of all previous labor... You create a central fund, with local groups, and you set up at first a common fund, comprising only the resources which do not come from individuals, the extraordinary resources, that is to say, which belong to the collective whole, for example in this case, the interests on the reserves that the credit fund will allow to you. I will suppose that the credit fund is very wealthy. It will say: Out of our fortune we will sacrifice eight francs every year — a limit which I consider high — for every mutualist who shall decide to provide a pension

for himself... » It is obvious what M. Mabilleau understands by this intervention of the credit funds, or the divers agricultural cooperatives ; — a participation in the workers pensions, thanks to the profits realized by the associations. If it were objected that workers' pensions are henceforth ensured by the law, one could apply the reasoning of M. Mabilleau to the other mutualist services ; sickness, invalidity, death, etc.

However, it does not seem that in the present state of the legislation the operation in question is possible. The utilization of the society's profits thus arranged for could give rise to contestation. The idea is none the less too full of possibilities not to be kept in mind. A great future opens up here for peasant provident organizations : questions of laws cannot kill it in the germ.

The collaboration of personal mutual aid in the syndical movement has affirmed itself in a more direct fashion. According to the terms of the law of March 21st, 1884, professionnal syndicates « without authorization, but conforming to the other dispositions of the law, can constitute among their members special funds for mutual aid and pensions »¹. On December 31st, 1911, about a thousand syndicates had taken advantage of this : they had created 977 mutual aid funds, 423 pension funds, to which were added 681 loss of em-

1. Art. 6.

ployment funds, 74 mutual credit funds, 30 funds for insurance against accidents, etc¹. At the same period there existed more than 16,000 industrial and commercial societies ; which is to say that a very small number of these associations responded to the wish of the legislator. But it is right to observe that a very great number of their members already belonged to societies not foreign to the syndical movement. In the county of the Seine, for example, the *Annuaire* mentioned the existence of 1,513 syndicates with 617,027 members, and we know that in the same circumscription more than half the mutual aid societies constitute *corporative* groups. In Paris, according to the official report on the operations of the societies during 1905², 818 associations out of 1,621 were exclusively professional : they numbered 400,000 members. Elsewhere, this loyal competition of Mutual Aid can be less important : it none the less influences the development of really syndical Mutual Aid.

Must we look to reasons of an economic and political order for an explanation of the vicissitudes of this development ? To do so would be to go beyond the limits of our study. Let us hasard a few purely objective remarks in passing.

1. *Annuaire des Syndicats Professionnels* for 1912.

2. Report published in 1909. To these 400,000 mutualists are to be added 630,000 others, to form, in 1905, the total of Parisian mutualists ; that is, more than a million persons. In the last ten years this figure has almost doubled.

Mutual Aid is not a revolutionary institution : that fact may minimise its interest in the eyes of sociologists of the advanced party. Furthermore, the essential articles of proletarian revindications are *legally* foreign to it. For these reasons the militants among the Socialists and Syndicalists are tempted to denounce the conservative character of our associations. It is not we, however, who will point out differences of systems and the opposition of attitudes. Conciliation is much more fruitful, and we shall continue to believe with Leibnitz that systems are especially right when they affirm, wrong when they deny.

And the workers must persuade themselves that each institution suffices for its task. Whatever the seductions the divers aspects of socialist thought may offer to the sociologist, this thought is embodied in an *ideal*, a social transformation which, good or bad, belongs only to-morrow. Let us repeat : it is an idealist system. Mutual Aid aims at a more immediate and more realist end. It perceives suffering, and, let the future provide a remedy or not, it desires to relieve it now, from today. It may be objected that this is not a definite remedying : but it is already a great achievement [that the remedy should act every time. It does not appear indispensable always to drop the substance for the shadow, even though it be the shadow of another object still more beautiful and more tempting !

There are, further, many points of contact bet-

ween Mutualism and Socialism. Is not the institution of *common funds* one of the most remarkable expressions of the collective principle? Here we have a social capital belonging to no one if not to the uninterrupted chain of generations succeeding one another in the association. Ought the transformation of individual capital into social capital, such as the socialist school conceives it, produce other than the constitution of an immense common fund which should reward the individual according to the measure of his work? As regards the equality of rights, and the solidarity of democratic action, which are the reciprocal tribute of the provident members, do not let us see in them mere formulae of speech, philosophic abstractions: these are real, positive, definite facts. All is summed up in the device: *One for all, all for one*. And is that not again the principle at the root of every socialist programme?

Also, members of the « Party » figure in numbers in our associations. That proves at the least that they find there an interest. It proves more still, for although all political considerations are forbidden in Mutual Aid, there are Socialist provident societies, although we must say that it is especially in Belgium that we find them¹. But have we not in France funds of « red » syndicats²?

1. See *Le peuple* of February 20, 1899. There exists even a *Socialist Federation of Mutual Aid Societies of Central Belgium*.

2. This paragraph had just been penned when we received the

Once again, it would displease us to see institutions opposed to institutions, men combat men. When the banners bear the device, Justice, Solidarity, Truth, they cannot float over adverse camps. Mutual Aid, doubtless, is more the friend of reform than revolution, of legal means than of violence, of respectful persuasion than force imposed. It knows that in an epoch when the conscience of a whole people — the good with the bad — is awakened, a virtuous minority could never impose its will on an unworthy majority. It knows that there is one great problem to be solved before all others : that of the education of the people ; that before that is solved, any profound modification of

brochure of citizen Eugène Rousseau : *La Mutualité Ouvrière dans les Rapports avec l'Idée Socialiste* (1895). The conclusion we arrive at does not find itself weakened after its perusal. « Mutual Aid », says the Belgian Socialist, « is only a palliative, a mitigation which brings with it a necessary easing of the intolerable sufferings of the working classes in our transitory but cruel social state. For the present ills, immediate alleviation is necessary — even though it be insufficient. Mutual Aid is a sister of lay charity ; it comes to the aid of those who suffer, and there its mission ends, so worthy of praise and encouragement as it may appear... Whilst waiting for a more just and more fraternal society to be inaugurated where, the tasks being distributed according to the aptitudes and the fruits of the earth, and work being divided among all, according to the needs of each, there will no longer exist under the sun either evildoers or poverty — whilst waiting, we repeat, to salute the radiant ideal of redemptive collectivism..., etc. There alone is the remedy. Mutual Aid is but an emollient of which it would be as dangerous to exaggerate the efficiency as it would be unjust to deny the happy effects (pp. 9 and 10.) Elsewhere, « We consider that the Mutualist idea is the initiator par excellence of the Socialist idea, and that the funds for help are the most useful adjuvants of the propaganda of the workers. » (p. 9).

the social regime is premature, because not understood, and therefore in advance unaccepted. For it, education signifies knowledge of men and things, moral respect of persons, sense of discipline, forgetting of all unhealthy habits, dignity of spirit which refuses to indulge in vulgarity of pleasures, vulgarity of thought or even of language. And, speaking of the education of the masses, it aims at all citizens, from the bottom to the top of the social scale, for individualism and egoism, scepticism and ignorance are everywhere. οόδεις καρος ζγων, said Socrates. No one is wilfully bad. This also means, Leaders, see to the education of the will, form the « will to do right ». Then will strike the hour of justice¹ !

It is said that this hour will strike elsewhere, for the nations ; that the crime committed against the solidarity of the peoples and the brotherhood of man will be punished ; that those who have not feared to pour out the life blood of the sons and the tears of the mothers like a sacriligious libation to all the powers of Evil will go down through

1. It is thus that it strikes in the immortal *Ninth Symphony* of Ludwig van Beethoven, for the reconciliation of mankind, universal peace and joy — as it struck in the *Project of Perpetual Peace* of Emmanuel Kant, consecrating the great principles of the Prussian philosopher : « Act in such a way that the maxim of your will might be held up as a universal law ». « For humanity, treat it, in your own person and that of others, always as an end in itself, never as a means ». Alas ! the chimes of this ideal have ceased to ring, across the Rhine, in an hour of profound night.

history bearing the weight of a terrible expiation. Thus the modern conscience wishes it, which, unanimous against that of kings, has proclaimed the inviolability of individual liberties and the imprescriptible right of countries. No, the fraternity of the human race, in sorrow and in joy, in love and even in death, cannot die : that is why the holy **Mutuality** of mankind, after the upheavals without name of the present hour, will pursue its liberating mission, which, in every order of thought and of life, is par excellence and for ever that of **FRANCE VICTORIOUS.**

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